

**AMENDMENTS TO THE CLAIMS**

1. (Currently Amended) A method of using non-exempt organizations in the provision of credit repair services comprising the steps of:

providing an exempt organization operable to perform a ~~that performs, or will perform,~~  
credit repair service ~~services~~;

providing a non-exempt organization operable to perform a service related to credit repair  
~~that has the capacity to deliver goods and/or provide services that are or may be useful in~~  
~~rendering credit repair services~~;

causing the exempt organization to enter into an agreement with the non-exempt  
organization;

providing in ~~such~~ the agreement that the non-exempt organization shall perform a service  
~~services~~ related to credit repair;

providing ~~further~~ in ~~such~~ the agreement for payment by the exempt organization to the  
non-exempt organization before the credit repair services rendered by the exempt organization  
are fully performed;

~~causing~~ initiation by the non-exempt organization ~~to provide said~~ of services related to  
credit repair ~~to~~ for the exempt organization; and

~~causing~~ transmission of a payment by the exempt organization to ~~pay~~ the non-exempt  
organization ~~under said agreement~~ before all of said related credit repair services are fully  
rendered.

2. (Currently Amended) The method of ~~using non-exempt organizations in the provision of credit repair services recited in~~ claim 1, wherein the ~~services~~ service related to credit repair is comprises a license to use intellectual property rights.

3. (Currently Amended) The method of ~~using non-exempt organizations in the provision of credit repair services recited in~~ claim 1, wherein the ~~services~~ service related to credit repair ~~include~~ comprises identifying potential clients for credit repair services.

4. (Currently Amended) The method of ~~using non-exempt organizations in the provision of credit repair services recited in~~ claim 1, wherein said ~~services~~ service related to credit repair ~~are~~ comprises assisting clients in entering into contracts with the exempt organization for the provision of credit repair services, ~~or the sale of such contracts to clients on behalf of the exempt organization.~~

5. (Currently Amended) The method of ~~using non-exempt organizations in the provision of credit repair services recited in~~ claim 1, wherein the ~~services~~ service related to credit repair ~~include~~ comprises managing administrative tasks related to credit repair services, ~~but that do not involve actual provision of credit repair services by the non-exempt organization to clients.~~

6. (Currently Amended) The method of ~~using non-exempt organizations in the provision of credit repair services recited in~~ claim 1, wherein the said non-exempt organization

comprises at least one independent representative and further comprising the step of providing in the agreement directs said that the exempt organization to shall provide compensation directly to the at least one independent representative ~~representatives~~ of said non-exempt organizations.

7. (Currently Amended) The method of ~~using non-exempt organizations in the provision of credit repair services recited in claim 1, wherein the non-exempt organization and some or all of its independent representatives are organized into~~ at least one independent representative is part of a network marketing organization.

8. (New) The method of claim 7, wherein said services related to credit repair comprise the sale of such contracts to clients on behalf of the exempt organization.

9. (New) A method of using non-exempt organizations in the provision of credit repair services comprising the steps of:

providing an exempt organization operable to perform a credit repair service;

providing a non-exempt organization operable to perform a credit repair service;

receiving at the non-exempt organization a request to perform a credit repair service;

transmitting from the non-exempt organization to the exempt organization the request to perform a credit repair service; and

receiving at the non-exempt organization compensation from the exempt organization in return for the transmission of the request to perform a credit repair service.

10. (New) The method of claim 9, wherein the non-exempt organization comprises an independent representative.

11. (New) The method of claim 10, wherein the compensation received at the non-exempt organization is received by the independent representative.

12. (New) A method of using non-exempt organizations in the provision of credit repair services comprising the steps of:

providing an exempt organization operable to perform a credit repair service;

providing a non-exempt organization operable to perform a credit repair service;

receiving at the exempt organization from the non-exempt organization a request to perform a credit repair service;

transmitting compensation from the exempt organization to the non-exempt organization in response to the receipt of the request to perform a credit repair service; and

initiation of a credit repair service by the exempt organization.

13. (New) The method of claim 12, wherein the non-exempt organization comprises an independent representative.

14. (New) The method of claim 13, wherein the compensation transmitted from the exempt organization is received by the independent representative.

15. (New) A method of using non-exempt organizations in the provision of credit repair services comprising the steps of:

providing an exempt organization operable to perform a credit repair service;

providing a non-exempt organization operable to perform a credit repair service;

receiving at the non-exempt organization a request from the exempt organization to perform a credit repair service;

initiation by the non-exempt organization of a credit repair service for the exempt organization;

receiving compensation at the non-exempt organization from the exempt organization in return for the credit repair service.

16. (New) The method of claim 15, wherein the credit repair service provided the non-exempt organization comprises managing administrative tasks related to credit repair services.

17. (New) The method of claim 15, wherein the credit repair service provided by the non-exempt organization comprises identifying potential clients for the exempt organization.

18. (New) The method of claim 15, wherein the credit repair service provided by the non-exempt organization comprises assisting a client to enter into a contract with the exempt organization for credit repair services.

19. (New) The method of claim 15, wherein the credit repair service provided by the non-exempt organization comprises an offering for sale of a contract for credit repair services to a client on behalf of the exempt organization.